

# Complaint Handling

## AMP's commitment to you

The management of complaints is a critical way we demonstrate our customer focus. Mistakes happen, and we don't always get things right, but how we deal with the mistake when brought to light is our opportunity to improve our relationship with you.

A complaint is an expression of dissatisfaction made to or about AMP, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

We put fair customer outcomes at the centre of our decision making. Even when the customer outcome demonstrates AMP has acted honestly, efficiently, fairly, and in compliance with all regulatory requirements, a complaint still lets us know that a customer is dissatisfied, giving us the opportunity to improve the relationship and to continually improve as an organisation.

Our staff seek to understand customer issues, respond empathically, and provide a fair outcome for the customer, as quickly and easily as possible, or escalate as needed to resolve the complaint.

## What you can expect

We aim to ensure that the complaint handling process is easy to use and that your voice is heard. Knowing when we haven't got it right helps us to identify ways to continually improve and continue to offer you the products and service you need.

**Responsive** – We'll ensure all our interactions are respectful and professional. We will listen to you and you will always get time to tell us about your experience.

**Accessible** – We'll ensure our complaint handling and feedback processes are easy to find and use. We'll share with you any information that may be needed and why. The complaint resolution process is free of charge.

**Transparent** – We'll explain the steps in the complaint process and communicate with you clearly.

**Accountable** – We'll take ownership of what we do and commit to deliver on what we promise. We'll keep you updated on the progress of your complaint.

**Integrity** – We'll behave with respect and sensitivity to all our customers and act honestly in all that we do.

## AMP's fairness principles

AMP is committed to acting with integrity and fairness - this means we are committed to finding the right solution for you.

### Fair dealing

- Listening and understanding our customers
- Being accessible and transparent
- We understand vulnerability and the impact it has

### **Fair service**

- We are professional, respectful, and easy to deal with
- We follow through on actions
- We respect privacy
- We will call out and fix problems quickly, so that they don't happen again

### **Fair treatment**

- We hold ourselves and others to high standards
- We act without bias
- We will act quickly and appropriately when things go wrong
- We will learn from mistakes and always seek to improve

### **How to make a complaint**

- **Via our website**
- **In writing: email us or send us a letter**
- **By phone: speak to one of our staff in our contact centres**

### **How to get in touch**

The first thing you can do is let us know what has occurred. Call the appropriate number below, email or write to us. You can also log your complaint [online](#) to get the process started now.

## Financial Advice

Call 1800 812 388  
9am-5pm (Syd time)

Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)

Write to:

Head of Advice Complaints  
Level 16, 33 Alfred Street  
Sydney NSW 2000

## Superannuation, Insurance & Investments

Call 131 267  
9am-5pm (Syd time)

Email [askamp@amp.com.au](mailto:askamp@amp.com.au)

Write to:

PO Box 300  
Parramatta NSW 2124

## North

Call 1800667841  
9am-5pm (Syd time)

Email [north@amp.com.au](mailto:north@amp.com.au)

Write to:

North Service Centre  
GPO Box 2915  
Melbourne VIC 3001

## AMP Bank

Call 13 30 30  
9am-5pm (Syd time)

Email [info@ampbanking.com.au](mailto:info@ampbanking.com.au)

Write to:

AMP Bank  
Locked Bag 5059  
Parramatta NSW 2124

## AMP Capital

Call 1800 658 404  
9am-5pm (Syd time)

Email [clientservices@ampcapital.com](mailto:clientservices@ampcapital.com)

Write to:

GPO Box 5445  
Sydney NSW 2001

## What do you need to do?

To help us respond to your complaint quickly, please include the following information:

- The word 'Complaint' in the heading or subject line
- Your name and contact details, including your daytime phone number and email address
- Details of your complaint
- Copies of any relevant documents
- The outcome you would like

We recommend you keep a copy of your complaint and original documents for your records.

## How long does it take?

If we can't resolve your issue immediately we'll escalate to our Customer Resolution Team (CRT).

The timeframe in which we aim to resolve your complaint depends on the type of complaint and product you have with us.

<b>Credit related complaints involving hardship notices or requests to postpone enforcement proceedings</b>	21 calendar days after receiving the complaint
<b>Credit related complaints involving default notices</b>	21 calendar days after receiving the complaint
<b>Superannuation trustee complaints</b>	45 calendar days after receiving the complaint
<b>Superannuation death benefit distribution complaints</b>	90 calendar days after receiving the complaint
<b>Standard complaints (anything that doesn't fit the above including other banking complaints)</b>	30 calendar days after receiving the complaint

We always aim to resolve your complaint as quickly as possible. However, there may be exceptional circumstances where the timeframes may be extended. We'll contact you and give you an update at least every 10 days.

### Getting help to make a complaint

If you need support or help to make a complaint you can ask an authorised representative, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint - this can be verbal or in writing.

If you have a hearing or speech impairment you can use the National Relay Service as per the following:

- TTY (Text Telephone) users – phone 133677 then ask for the AMP telephone number you wish to contact
- Speak and Listen (speech to speech relay) users – phone 1300 555 727 then ask for the AMP telephone number you wish to contact.
- Internet relay users – visit the National Relay Service [website](#)

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. TIS National can be contacted on 131450.

### Hardship and financial difficulty

If as a result of your complaint you are experiencing hardship or financial difficulty, please let us know as soon as possible so we can discuss your circumstances and possible solutions.

### Our response

In our response to your complaint, we'll call you and provide a written explanation of:

- Our investigation into your complaint
- Attempts to resolve your complaint
- Reasons for our decision
- How you can access any documents considered
- How you can escalate the complaint to an external organisation (and their contact details) if your complaint has not been resolved to your complete satisfaction

### What if your complaint is still unresolved?

If an issue has not been resolved to your satisfaction, or if we have not responded within the above timeframes, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent complaint resolution service that's free to consumers and small businesses.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** [1800 931 678](tel:1800931678) (free call)

**In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

There are some time limits for lodging certain complaints with AFCA. This includes complaints about the payment of a death benefit, which you must lodge with AFCA within 28 days of receiving our written decision.

This information is provided by AWM Services Pty Ltd ABN 15 139 353 496, AFSL No. 366121 which is part of the AMP group and can be contacted on 131 267 or [askamp@amp.com.au](mailto:askamp@amp.com.au).

*Any advice and information is provided by AWM Services Pty Ltd ABN 15 139 353 496, AFSL No. 366121 (AWM Services) and is general in nature. It hasn't taken your financial or personal circumstances into account. It's important to consider your particular circumstances and read the relevant product disclosure statement or terms and conditions available from AMP at [amp.com.au](http://amp.com.au) or by calling 131 267, before deciding what's right for you.*

*You can read our Financial Services Guide <https://www.amp.com.au/amp/financial-services-guide> online for information about our services, including the fees and other benefits that AMP companies and their representatives may receive in relation to products and services provided to you. You can also ask us for a hardcopy. All information on this website is subject to change without notice. AWM Services is part of the AMP group.*